

WHAT IS CLAIMED IS:

1 1. A method for evaluating transactions for suspicious activity, the
2 method comprising:
3 providing a reference designator list, wherein the reference designator list
4 includes at least a subset of information available from a first transaction system that is
5 associated with suspicious activity;
6 evaluating a first transaction associated with the first transaction system using
7 the reference designator list to detect suspicious activity; and
8 evaluating a second transaction associated with a second transaction system
9 using the reference designator list to detect suspicious activity.

1 2. The method of claim 1, wherein the subset of information is a first
2 subset of information, the method further comprising:
3 receiving a second subset of information from the first transaction system; and
4 incorporating the second subset of information into the reference designator
5 list.

1 3. The method of claim 2, the method further comprising:
2 receiving a third subset of information from the second transaction system;
3 and
4 incorporating the third subset of information into the reference designator list.

1 4. The method of claim 2, wherein the incorporating the second subset of
2 information into the reference designator list comprises:
3 creating a new reference designator;
4 associating the second subset of information with the new reference
5 designator; and
6 adding the new reference designator to the reference designator list.

1 5. The method of claim 3, wherein the second subset of information
2 comprises a telephone number.

1 6. The method of claim 3, wherein the second subset of information
2 comprises a credit card number.

1 7. The method of claim 3, wherein the second subset of information
2 comprises a name.

1 8. The method of claim 3, wherein the second subset of information
2 comprises an address.

1 9. The method of claim 1, wherein the first transaction system is a system
2 for analyzing authorization requests, and wherein the authorization request is received via a
3 telephone call.

1 10. The method of claim 1, wherein the first transaction system:
2 receives an authorization request at a receiving center, wherein the
3 authorization request is associated with a request to charge a credit account;
4 determining an origin of the authorization request; and
5 comparing the origin of the authorization request with the information point in
6 the reference designator list.

1 11. The method of claim 1, wherein the first transaction system:
2 receives an authorization request at a receiving center, wherein the
3 authorization request is associated with a request to charge a credit account;
4 determining an origin of the authorization request;
5 investigating the origin of the authorization request, wherein it is determined
6 that the authorization request is suspicious; and
7 providing the origin of the authorization, wherein the origin of the
8 authorization comprises at least a portion of the subset of information and is incorporated into
9 the reference designator list.

1 12. The method of claim 11, wherein the origin of the authorization
2 request is a telephone number associated with a location from which the authorization request
3 is initiated.

1 13. A method for detecting fraudulent authorization requests, the method
2 comprising:
3 receiving an authorization request at a receiving center, wherein the
4 authorization request is associated with a request to charge a credit account;

5 determining an origin of the authorization request; and
6 comparing the origin of the authorization request to one or more data
7 associated with suspicious activity.

1 14. The method of claim 13, wherein the origin of the authorization
2 request is a telephone number.

1 15. The method of claim 14, wherein the one or more data associated with
2 suspicious activity are included in a reference designator list.

1 16. The method of claim 13, wherein the one or more data associated with
2 suspicious activity are included in a reference designator list, and wherein at least one of the
3 one or more data was received from a fraud detection system implementing a method selected
4 from the group consisting of:

- 5 a method for detecting suspicious money transfers; and
- 6 a method for detecting suspicious credit card activity.

1 17. A system for evaluating transaction for suspicious behavior, the system
2 comprising:

- 3 a first transaction system; and
- 4 a second transaction system, wherein both the first and the second transaction
5 systems are in communication with a fraud detection system.

1 18. The system of claim 17, wherein the fraud detection system compiles
2 suspicious information from the first transaction system and suspicious information from the
3 second transaction system into a reference designator list available to both the first and
4 second systems.

1 19. The system of claim 18, wherein the first transaction system
2 comprises:

- 3 a receiving center adapted to receive an authorization request to charge a
4 credit account; and
- 5 a fraud investigation system coupled to the receiving center, wherein the fraud
6 investigation system is configured to determine if the authorization request is suspicious.

1 20. The system of claim 19, wherein the second transaction system
2 comprises:
3 a money transfer system.